

United States Bankruptcy Court
Eastern District of New YorkIn re:
Gerard Tolan
DebtorCase No. 13-76417-reg
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: admin
Form ID: 262Page 1 of 1
Total Noticed: 21

Date Rcvd: Apr 02, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2014.

db +Gerard Tolan, 15 Fordham St, Patchogue, NY 11772-3235
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
8221821 +ADVERLIGHT COLLECTIONS, 319 Queen Anne Rd, Teaneck NJ 07666-3241
8221822 +Eltman, Eltman & Cooper, 140 Broadway, 26th Floor, New York, NY 10005-1128
8221823 +First Premier Bank, 800 Cottonwood Ln, Dakota Dunes, SD 57049-5386
8221824 LIPA, PO Box 888, Hicksville, NY 11802-0888
8221826 +MIDLANDMCM, 8755 Aero Dr, San Diego, CA 92123-1776
8221827 +Mark E. Goldberg Prostetic L, 9 Technology Dr, East Setauket, NY 11733-4000
8221828 #+National Grid, PO Box 9040, Hicksville, NY 11802-9040
8221829 +Preferred Properties, 40 Lyman Rd, East Patchogue NY 11772-6208
8221830 +Queens Nassau Nursing Home I, 520 Bch 19th Street, Far Rockaway, NY 11691-4307
8221831 Stony Brook University Hospi, PO Box 29320, New York, NY 10087-9320
8243383 +Wells Fargo Bank, N.A., c/o McCabe, Weisberg & Conway, P.C., 145 Huguenot Street, Suite 210, New Rochelle, NY 10801-5252

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRLSTERN.COM Apr 02 2014 18:13:00 Richard L Stern, Macco & Stern, LLP, 135 Pinelawn Road, Suite 120 South, Melville, NY 11747-3153
smg +E-mail/Text: ustpreregion02.li.ecf@usdoj.gov Apr 02 2014 18:13:16 United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, NY 11722-4456
8256333 +EDI: ATLASACQU.COM Apr 02 2014 18:13:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
8221825 +EDI: RESURGENT.COM Apr 02 2014 18:13:00 LVNV Funding LLC, P.O. Box 10497, Greenville SC 29603-0497
8221832 +E-mail/Text: scwabcn@scwa.com Apr 02 2014 18:13:36 Suffolk County Water Auth, 2045 Route 112, Suite 5, Coram, NY 11727-3092
8221833 EDI: WFFC.COM Apr 02 2014 18:13:00 Wells Fargo Home Mtg, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2014 at the address(es) listed below:

Charles Higgs on behalf of Creditor Wells Fargo Bank, N.A. chiggs@mw-c-law.com
Damon A Hagan on behalf of Debtor Gerard Tolan damon.hagan@mayerrosshagan.com
Richard L Stern rstern@maccosternlaw.com, jhodgins@maccosternlaw.com, rstern@ecf.epiqsystems.com
United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 4

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
290 Federal Plaza
Central Islip, NY 11722

IN RE:

CASE NO: 8-13-76417-reg

Gerard Tolan

15 Fordham St
Patchogue, NY 11772

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-0042

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on December 27, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard L Stern (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: April 2, 2014

s/ Robert E. Grossman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.